

Form 129

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michael J. Winders
aka Michael Joseph Winders
Debtor(s)**

Bankruptcy Case No.: 20-10423-TPA

Chapter: 7

FINAL DECREE

The estate of the above named debtor has been fully administered.

IT IS ORDERED THAT:

Joseph B. Spero is discharged as trustee of the estate of the above named Debtor(s) and the bond is cancelled; the Chapter 7 case of the above named Debtor(s) is closed.

Dated: November 18, 2020

Thomas P. Agresti
United States Bankruptcy Judge

In re:
Michael J. Winders
Debtor(s)

Case No. 20-10423-TPA
Chapter 7

District/off: 0315-1
Date Rcvd: Nov 18, 2020

User: admin
Form ID: 129

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	+ Michael J. Winders, 3342 West 12th Street, Erie, PA 16505-3716

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com jspero@ecf.axiosfs.com;legalmom18@hotmail.com
Joseph B. Spero	sperolaw@neohio.twcbc.com jspero@ecf.axiosfs.com;legalmom18@hotmail.com
M. Kathryn Karn	on behalf of Debtor Michael J. Winders mkathrynkarn@aol.com r54825@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5